## Fiscal Estimate - 2009 Session

Original Updated	Corrected Supplemental				
LRB Number <b>09-3042/1</b>	Introduction Number SB-418				
<b>Description</b> Disclosure of information by health care provide	rs and insurers and providing a penalty				
Fiscal Effect					
No State Fiscal Effect  ☐ Indeterminate ☐ Increase Existing Appropriations ☐ Decrease Existing Appropriations ☐ Create New Appropriations ☐ No Local Government Costs ☐ Indeterminate ☐ Increase Costs ☐ Increase Costs ☐ No Local Government Costs ☐ Indeterminate ☐ Permissive ☐ Mandatory  2. ☐ Decrease Costs ☐ Permissive ☐ Mandatory ☐ Decrease Revenue ☐ Permissive ☐ Mandatory ☐ Decrease Revenue ☐ Decrease Costs ☐ De					
Fund Sources Affected  GPR FED PRO PRS SEG SEGS					
Agency/Prepared By	Authorized Signature Date				
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## Fiscal Estimate Narratives ETF 12/14/2009

LRB Number	09-3042/1	Introduction Number	SB-418	Estimate Type	Original		
Description							
Disclosure of information by health care providers and insurers and providing a penalty							

## **Assumptions Used in Arriving at Fiscal Estimate**

This bill requires health care providers to develop and disclose to consumers certain information related the charges for certain health care services. It also requires insurers to develop and disclose a good faith estimate of reimbursements and out-of pocket costs available from insurers for certain health care services.

This bill will have fiscal effect to the extent that it increases the cost of health insurance provided to state and participating local government due to increased administrative costs associated with the development and distribution of this information. It may have the effect of increasing costs if providers are able to use the information to maximize their charge levels. It may also have a counter-balancing effect if it allows insurers access to additional information which allows them to better negotiate payments with their participating providers.

According to the group insurance boards consulting actuary, this bill is similar to legislation enacted in other states and the cost is expected to be minimal and may be considered negligible.

**Long-Range Fiscal Implications**